

Certificate Number: 03088-PAE-DE-020747895

Bankruptcy Case Number: 13-12578



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 15, 2013, at 9:55 o'clock PM CDT, Christy M Johnson completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 15, 2013 By: /s/Misty D. Vaughan

Name: Misty D. Vaughan

Title: Counselor